



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [HSBC NORTH AMERICA HOLDINGS INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [7](#)
 Consolidated Assets (\$000): [241,536,144](#)
 Peer Group Number: [1](#) Number in Peer Group: [128](#)
 Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)
[452 FIFTH AVENUE](#)

[NEW YORK, NY 10018](#)

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	269,688,773	269,671,140	274,437,426	293,312,992	
Net income (\$000)	-1,115,134	25,299	-330,884	-775,324	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4	0.80	2.92	4			
+ Non-interest income	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42	1.23	1.35	50			
- Overhead expense	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12	1.65	2.72	7			
- Provision for credit losses	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5	-0.06	0.16	2			
+ Securities gains (losses)	0.05	0.02	77	0.03	0.01	89	0.01	0	87	0.02	0.01	78			
+ Other tax equivalent adjustments	0	0	18	0	0	72	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0	0.46	1.43	5			
Net operating income	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0	-0.26	0.89	4			
Net income	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0	-0.26	0.90	4			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5	2.04	3.80	5			
Interest expense	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92	1.19	0.60	90			
Net interest income (tax equivalent)	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4	0.85	3.19	4			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.27	64	0.14	0.21	47	0.10	0.22	36	0.24	0.24	63			
Earnings coverage of net loan and lease losses (X)	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75	9	6.96	19.67	25			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.66	1.58	65	0.96	0.83	67	0.81	0.90	38	1.03	0.98	56			
Allowance for loan and lease losses / Total loans and leases	1.65	1.55	65	0.96	0.81	66	0.80	0.89	40	1.02	0.96	56			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.79	0.71	96	1.02	0.57	88	0.82	0.61	73	1.66	0.72	92			
30-89 days past due loans and leases / Total loans and leases	0.91	0.39	88	0.56	0.43	75	0.88	0.44	89	0.57	0.47	67			
Liquidity and Funding															
Net noncore funding dependence	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90	19.41	17.03	59			
Net short-term noncore funding dependence	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50	-12.70	4.83	10			
Net loans and leases / Total assets	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6	24.06	62.73	9			
Capitalization															
Tier 1 leverage ratio	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5	8.92	9.53	32			
Holding company equity capital / Total assets	8.83	11.16	17	8.57	12.43	7	8.28	12.22	3	9.65	11.94	15			
Total equity capital (including minority interest) / Total assets	8.83	11.29	15	8.58	12.57	6	8.29	12.27	3	9.66	12.01	15			
Common equity tier 1 capital / Total risk-weighted assets	14.84	12.38	84	12.70	12.17	70	12.52	12.12	67	15.47	12.19	83			
Net loans and leases / Equity capital (X)	2.83	5.58	6	3.08	5.21	11	2.90	5.29	9	2.49	5.27	8			
Cash dividends / Net income		42.30		559.43	33.12	99		27.31			31.29				
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	-3.03	16.68	1	-10.34	9.26	1	1.58	7	23	-1.55	8.28	11			
Equity capital	-0.13	6.99	15	-7.19	10.49	1	-12.86	7.89	1	-16.76	10.18	1			
Net loans and leases	-8.37	9.07	5	-1.23	9.10	10	1.29	7.89	17	-14.65	9.38	2			
Noncore funding	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61	0.43	5.59	52			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64	10.79	12.69	61			
Equity investment in subsidiaries / Equity capital	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60	99.40	102.10	33			
Cash from ops + noncash items + op expense / Op expense + dividends	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5	-184.38	148.20	1			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,166,376	2,782,398	2,560,136	2,351,034		-22.14	-39.25
Income from lease financing receivables.....	0	0	0	0			-100.00
Fully taxable income on loans and leases.....	2,166,376	2,782,398	2,560,136	2,351,034		-22.14	-39.25
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	2,166,376	2,782,398	2,560,136	2,351,034		-22.14	-39.25
Investment interest income (tax equivalent).....	896,879	1,192,247	1,135,494	952,772		-24.77	-1.46
Interest on balances due from depository institutions.....	75,793	354,168	440,192	446,668		-78.60	-10.32
Interest income on other earning assets.....	1,108,626	3,414,196	3,002,571	1,911,560		-67.53	36.56
Total interest income (tax equivalent).....	4,247,674	7,743,009	7,138,393	5,662,034		-45.14	-20.93
Interest on time deposits of \$250K or more.....	172,772	397,612	160,920	105,109		-56.55	
Interest on time deposits < \$250K.....	97,955	280,311	390,843	256,261		-65.05	
Interest on foreign office deposits.....	8,387	40,088	38,773	56,647		-79.08	-42.01
Interest on other deposits.....	406,332	664,226	438,797	271,696		-38.83	273.85
Interest on other borrowings and trading liabilities.....	1,047,565	3,746,237	3,333,809	2,053,453		-72.04	-15.00
Interest on subordinated debt and mandatory convertible securities.....	322,676	471,441	456,480	558,380		-31.56	-43.85
Total interest expense.....	2,055,687	5,599,915	4,819,622	3,301,546		-63.29	-0.29
Net interest income (tax equivalent).....	2,191,987	2,143,094	2,318,771	2,360,488		2.28	-33.79
Non-interest income.....	2,555,163	2,735,996	2,715,125	3,607,166		-6.61	0.72
Adjusted operating income (tax equivalent).....	4,747,150	4,879,090	5,033,896	5,967,654		-2.70	-18.82
Overhead expense.....	5,078,877	4,634,863	5,227,840	4,826,977		9.58	-10.30
Provision for credit losses.....	729,356	193,964	-72,910	-164,982			19.40
Securities gains (losses).....	136,195	88,228	24,099	52,377		54.37	184.94
Other tax equivalent adjustments.....	-1	1	0	0			
Pretax net operating income (tax equivalent).....	-922,038	143,640	-101,708	1,358,036			
Applicable income taxes.....	192,670	118,294	210,375	2,108,970		62.87	
Tax equivalent adjustments.....	0	0	0	290			-100.00
Applicable income taxes (tax equivalent).....	192,670	118,294	210,375	2,109,260		62.87	
Minority interest.....	426	47	10,023	7,143		806.38	-99.59
Net income before discontinued operations, net of minority interest.....	-1,115,134	25,299	-322,106	-758,367			
Discontinued operations, net of applicable income taxes.....	0	0	-8,778	-16,957			
Net income attributable to holding company.....	-1,115,134	25,299	-330,884	-775,324			
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-1,114,708	25,346	-320,861	-768,181			
Investment securities income (tax equivalent).....	896,879	1,192,247	1,135,494	952,772		-24.77	-1.46
US Treasury and agency securities (excluding mortgage-backed securities).....	226,395	405,343	404,995	381,066		-44.15	30.45
Mortgage-backed securities.....	602,794	697,927	669,726	544,461		-13.63	-6.92
All other securities.....	67,690	88,977	60,773	27,245		-23.92	-23.93
Cash dividends declared.....	136,793	141,531	226,456	237,574		-3.35	26.96
Common.....	0	0	0	0			
Preferred.....	136,793	141,531	226,456	237,574		-3.35	26.96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	1.58	3.27	5	2.87	4	5	2.60	3.87	5	1.93	3.47	5			
Less: Interest expense	0.76	0.48	81	2.08	0.98	92	1.76	0.79	93	1.13	0.55	90			
Equals: Net interest income (tax equivalent)	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4	0.80	2.92	4			
Plus: Non-interest income	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42	1.23	1.35	50			
Equals: adjusted operating income (tax equivalent)	1.76	4.04	0	1.81	4.41	0	1.83	4.46	0	2.03	4.33	0			
Less: Overhead expense	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12	1.65	2.72	7			
Less: Provision for credit losses	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5	-0.06	0.16	2			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	94	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.02	77	0.03	0.01	89	0.01	0	87	0.02	0.01	80			
Plus: other tax equivalent adjustments	0	0	18	0	0	72	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0	0.46	1.43	5			
Less: Applicable income taxes (tax equivalent)	0.07	0.23	12	0.04	0.36	1	0.08	0.33	4	0.72	0.55	72			
Less: Minority interest	0	0	82	0	0	70	0	0	83	0	0	77			
Equals: Net operating income	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0	-0.26	0.89	4			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	3	-0.01	0	2			
Equals: Net income	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0	-0.26	0.90	4			
Memo: Net income (last four quarters)	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0	-0.26	0.91	4			
Net income—BHC and noncontrolling (minority) interest	-0.41	0.83	6	0.01	1.20	3	-0.12	1.25	0	-0.26	0.91	4			
Margin Analysis															
Average earning assets / Average assets	94.87	92.32	82	94.96	91.05	87	94.73	91.48	84	94.50	91.61	80			
Average interest-bearing funds / Average assets	73.02	64.06	80	77.55	65.57	84	75.89	65.56	82	71.30	65.75	74			
Interest income (tax equivalent) / Average earning assets	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5	2.04	3.80	5			
Interest expense / Average earning assets	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92	1.19	0.60	90			
Net interest income (tax equivalent) / Average earning assets	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4	0.85	3.19	4			
Yield or Cost															
Total loans and leases (tax equivalent)	3.12	4.27	6	4.04	5.09	7	3.89	4.95	7	3.33	4.52	8			
Interest-bearing bank balances	0.49	0.27	89	2.91	2.04	88	2.53	1.64	94	2.18	1.05	97			
Federal funds sold and reverse repos	0.79	0.68	62	3.38	2.44	83	2.70	2.17	80	1.48	1.41	66			
Trading assets	1.27	0.60	73	1.70	0.99	66	1.88	1.11	66	1.91	1.11	70			
Total earning assets	1.66	3.51	5	3.02	4.36	5	2.75	4.20	5	2.04	3.73	5			
Investment securities (tax equivalent)	1.75	2.25	17	2.38	2.76	17	2.45	2.68	33	2	2.47	20			
US Treasury and agency securities (excluding mortgage-backed securities)	1.21	1.75	25	2.10	2.32	41	2.31	2.05	72	1.76	1.62	62			
Mortgage-backed securities	2.19	2.05	59	2.51	2.61	37	2.55	2.50	56	2.25	2.23	57			
All other securities	1.42	3.24	4	2.71	4.06	11	2.33	4.20	8	1.98	3.66	12			
Interest-bearing deposits	0.64	0.53	64	1.60	1.10	82	1.25	0.81	83	0.78	0.49	82			
Time deposits of \$250K or more	1.44	1.42	48	2.61	1.96	93	1.43	1.44	47						
Time deposits < \$250K	1.53	1.36	61	3.02	1.82	98	4.22	1.29	99						
Other domestic deposits	0.51	0.36	80	1.14	0.93	72	0.77	0.67	68						
Foreign deposits	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43	0.60	0.51	59			
Federal funds purchased and repos	0.68	0.62	69	3.14	1.86	86	2.50	1.51	83	1.19	0.94	68			
Other borrowed funds and trading liabilities	1.75	1.50	62	3.13	2.38	86	3.11	2.28	88	2.26	1.77	81			
All interest-bearing funds	1.04	0.74	81	2.68	1.49	91	2.31	1.19	91	1.58	0.82	88			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	2,555,163	2,735,996	2,715,125	3,607,166	
Fiduciary activities income	80,241	78,248	80,989	86,956	
Service charges on deposit accounts - domestic	131,378	133,254	107,355	114,298	
Trading revenue	509,574	687,603	570,845	346,243	
Investment banking fees and commissions	718,967	656,473	685,145	678,974	
Insurance activities revenue	6,316	11,913	11,231	14,065	
Venture capital revenue	0	0	0	0	
Net servicing fees	7,295	6,620	7,705	17,801	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-960	99,475	44,697	1,250,841	
Other non-interest income	1,102,352	1,062,410	1,207,158	1,097,988	
Total overhead expenses	5,078,877	4,634,863	5,227,840	4,826,977	
Personnel expense	1,939,307	2,102,708	2,218,508	2,575,591	
Net occupancy expense	442,978	379,401	358,391	415,268	
Goodwill impairment losses	784,000	375,520	0	0	
Amortization expenses and impairment loss (other intangible assets)	0	0	25	0	
Other operating expenses	1,912,592	1,777,234	2,650,916	1,836,118	
Fee income on mutual funds and annuities	41,275	24,067	18,856	19,726	
Memoranda					
Assets under management in proprietary mutual funds and annuities	40,277,776	21,155,844	14,430,810	13,719,521	
Number of equivalent employees	8,211	9,590	10,229	11,311	
Average personnel expense per employee	236.18	219.26	216.88	227.71	
Average assets per employee	32,844.81	28,120.04	26,829.35	25,931.66	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.62	2.02	49	0.88	2.72	34	0.69	3.08	27	0.55	2.85	26			
Overhead expenses / Net Interest Income + non-interest income	106.99	62.28	95	94.99	61.29	96	103.85	60.88	99	80.89	63.61	91			
Percent of Average Assets															
Total overhead expense	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12	1.65	2.72	7			
Personnel expense	0.72	1.30	6	0.78	1.41	8	0.81	1.44	8	0.88	1.42	11			
Net occupancy expense	0.16	0.26	14	0.14	0.28	11	0.13	0.28	7	0.14	0.29	11			
Other operating expenses	1	0.94	71	0.80	0.97	44	0.97	0.97	63	0.63	1	11			
Overhead less non-interest income	0.94	1.25	24	0.70	1.32	15	0.92	1.38	21	0.42	1.34	8			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	106.99	61.82	95	94.99	60.64	96	103.85	60.37	99	80.89	62.73	91			
Personnel expense	40.85	32.36	89	43.10	32.39	93	44.07	32.51	94	43.16	32.93	90			
Net occupancy expense	9.33	6.58	89	7.78	6.52	73	7.12	6.48	64	6.96	6.70	55			
Other operating expenses	56.80	22.28	93	44.12	21.20	95	52.66	20.90	98	30.77	22.41	88			
Total non-interest income	53.83	28.83	89	56.08	29.23	88	53.94	28.50	89	60.45	31.08	88			
Fiduciary activities income	1.69	2.09	51	1.60	1.97	52	1.61	2.14	52	1.46	2.38	47			
Service charges on domestic deposit accounts	2.77	3.27	39	2.73	3.88	36	2.13	4.15	29	1.92	4.28	28			
Trading revenue	10.73	1.28	93	14.09	1.18	94	11.34	0.85	97	5.80	0.90	93			
Investment banking fees and commissions	15.15	2.46	93	13.45	3.54	88	13.61	3.42	89	11.38	3.62	86			
Insurance activities revenue	0.13	0.41	61	0.24	0.47	67	0.22	0.47	63	0.24	0.55	61			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.15	0.01	71	0.14	0.28	53	0.15	0.65	39	0.30	0.60	45			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	-0.02	3.92	10	2.04	1.86	60	0.89	1.61	46	20.96	1.67	98			
Other non-interest income	23.22	9.65	93	21.77	10.04	88	23.98	9.86	91	18.40	10.77	84			
Overhead less non-interest income	53.16	31.93	88	38.92	31.06	73	49.92	31.46	93	20.44	31.19	16			
Applicable income taxes / Pretax net operating income (tax equivalent)		18.63		82.35	20.56	98		19.04		155.30	32.99	97			
Applicable income tax + TE / Pretax net operating income + TE		21.18		82.35	23.23	98		21.56		155.32	37.95	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	29,729,459	30,185,529	29,561,988	29,120,093		-1.51	-38.94
Commercial and industrial loans	23,020,349	25,771,172	26,291,690	25,964,777		-10.67	-35.34
Loans to individuals	1,371,892	1,666,025	1,288,466	1,125,590		-17.65	16.51
Loans to depository institutions and acceptances of other banks	261,789	427,940	948,961	1,037,018		-38.83	-93.88
Agricultural loans	48,242	67,988	218,930	249,869		-29.04	-84.49
Other loans and leases	6,904,968	8,347,358	8,882,431	8,989,295		-17.28	-17.89
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	61,336,699	66,466,012	67,192,466	66,486,642		-7.72	-37.71
Less: Allowance for loan and lease losses	1,014,651	636,931	540,707	680,573		59.30	-17.05
Net loans and leases	60,322,048	65,829,081	66,651,759	65,806,069		-8.37	-37.97
Debt securities that reprice or mature in over 1 year	44,665,237	46,194,011	42,854,279	43,491,175		-3.31	-6.93
Mutual funds and equity securities	315,966	301,270	329,497	177,354		4.88	95.74
Subtotal	105,303,251	112,324,362	109,835,535	109,474,598		-6.25	-27.57
Interest-bearing bank balances	14,386,715	2,041,994	15,703,843	11,160,768		604.54	86.04
Federal funds sold and reverse repos	64,205,505	73,940,601	90,941,837	101,919,468		-13.17	-15.25
Debt securities that reprice or mature within 1 year	4,989,179	2,761,657	3,195,350	1,010,025		80.66	202.28
Trading assets	36,436,503	41,126,288	43,032,001	26,544,267		-11.40	53.76
Total earning assets	225,321,153	232,194,902	262,708,566	250,109,126		-2.96	-11.37
Non-interest-bearing cash and due from depository institutions	3,802,461	3,104,663	2,106,104	7,399,818		22.48	164.41
Premises, fixed assets, and leases	893,044	1,110,647	293,918	324,743		-19.59	117.22
Other real estate owned	2,728	9,967	12,017	10,731		-72.63	-97.68
Investment in unconsolidated subsidiaries	20,392	23,560	27,053	34,957		-13.45	-46.41
Intangible and other assets	11,497,984	12,652,282	12,672,590	15,607,002		-9.12	-26.54
Total assets	241,536,144	249,096,021	277,820,248	273,486,377		-3.03	-11.16
Quarterly average assets	246,532,749	246,372,107	272,070,626	272,811,616		0.07	-16.87
Average loans and leases (YTD)	69,383,269	68,850,762	65,859,098	70,603,880		0.77	-31.24
Memoranda							
Loans held-for-sale	336,764	208,903	449,744	613,744		61.21	-96.75
Loans not held-for-sale	60,999,935	66,257,109	66,742,722	65,872,898		-7.93	-30.76
Real estate loans secured by 1-4 family	19,320,757	18,745,094	18,446,982	18,515,180		3.07	-47.55
Commercial real estate loans	10,408,702	11,440,435	11,115,006	10,604,913		-9.02	-12.18
Construction and land development	1,869,232	1,824,302	1,848,879	1,824,632		2.46	40.39
Multifamily	3,268,270	3,372,072	2,347,886	1,905,086		-3.08	10.12
Nonfarm nonresidential	5,271,200	6,244,061	6,918,241	6,875,195		-15.58	-30.21
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	49,970,382	49,256,938	46,379,126	44,678,554		1.45	0.34
U.S. Treasury securities	16,647,519	16,078,218	13,290,833	15,165,545		3.54	-1.50
US agency securities (excluding mortgage-backed securities)	1,554,421	1,663,208	3,169,203	3,892,305		-6.54	-63.37
Municipal securities	9,928	9,676	10,644	12,462		2.60	-97.29
Mortgage-backed securities	26,178,569	27,775,179	26,097,249	23,968,392		-5.75	-4.52
Asset-backed securities	130,410	143,386	149,363	560,962		-9.05	-20.62
Other debt securities	5,133,569	3,286,001	3,332,337	901,534		56.23	839.05
Mutual funds and equity securities	315,966	301,270	329,497	177,354		4.88	95.74
Available-for-sale securities	40,671,569	35,662,640	31,378,741	30,700,104		14.05	13.69
U.S. Treasury securities	16,647,519	16,078,218	13,290,167	15,163,826		3.54	-1.47
US agency securities (excluding mortgage-backed securities)	1,554,421	1,663,208	3,169,203	3,892,305		-6.54	-63.37
Municipal securities	0	0	0	0			-100.00
Mortgage-backed securities	17,205,650	14,491,827	11,437,671	10,004,123		18.73	28.27
Asset-backed securities	130,410	143,386	149,363	560,962		-9.05	-20.62
Other debt securities	5,133,569	3,286,001	3,332,337	901,534		56.23	839.05
Mutual funds and equity securities	0	0	0	177,354			-100.00
Held-to-maturity securities appreciation (depreciation)	386,400	136,920	-227,435	-74,697		182.21	172.71
Available-for-sale securities appreciation (depreciation)	1,035,115	-68,091	-580,686	-282,046			
Structured notes, fair value	0	0	0	0			
Pledged securities	9,727,333	8,501,819	9,187,207	9,122,170		14.41	-32.38

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	31,966,376	23,937,850	25,425,873	27,830,702		33.54	10.30
NOW, ATS and transaction accounts	19,284,624	11,910,979	8,170,655	8,193,595		61.91	8806.75
Time deposits less brokered deposits) < \$250K	-14,962,697	-7,980,374	-3,911,188	-4,389,507			
MMDA and other savings accounts	68,593,357	50,583,740	47,083,107	51,231,119		35.60	31.27
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	104,881,660	78,452,195	76,768,447	82,865,909		33.69	28.12
Time deposits of \$250K or more	6,069,427	16,313,078	11,192,832	11,308,684		-62.79	
Foreign deposits	5,294,200	4,794,889	6,485,351	6,243,507		10.41	-54.47
Federal funds purchased and repos	35,031,037	61,359,365	92,677,465	72,761,491		-42.91	-37.67
Secured federal funds purchased	0	0	0	0			
Commercial paper	2,998,278	2,475,557	2,532,050	1,153,884		21.12	51.62
Other borrowings w/remaining maturity of 1 year or less	6,534,826	5,431,360	5,958,539	8,816,973		20.32	-21.70
Other borrowings w/remaining maturity over 1 year	17,002,051	17,594,532	20,071,342	21,544,896		-3.37	-33.21
Brokered deposits < \$250K	19,905,582	16,221,761	13,196,376	13,515,795		22.71	
Noncore funding	92,835,401	124,190,542	152,113,955	135,345,230		-25.25	-26.33
Trading liabilities	9,467,536	8,914,876	12,104,113	12,063,945		6.20	-17.74
Subordinated notes and debentures + trust preferred securities	5,510,752	7,433,398	8,446,698	9,313,161		-25.86	-49.13
Other liabilities	7,507,109	8,742,869	5,367,712	7,482,946		-14.13	-17.41
Total liabilities	220,202,458	227,733,880	254,800,925	247,071,191		-3.31	-7.98
Equity Capital							
Perpetual preferred stock (including surplus)	2,240,000	2,240,000	2,240,000	3,840,000		0.00	12.00
Common stock	0	0	0	0			
Common surplus	35,162,528	35,268,467	37,206,291	38,819,813		-0.30	-19.76
Retained earnings	-16,515,293	-15,484,135	-15,536,635	-15,396,731			
Accumulated other comprehensive income	439,125	-669,928	-900,478	-858,672			
Other equity capital components	0	0	0	0			
Total holding company equity capital	21,326,360	21,354,404	23,009,178	26,404,410		-0.13	-30.60
Noncontrolling (minority) interest in subsidiaries	7,326	7,737	10,145	10,776		-5.31	-99.60
Total equity capital, including minority interest	21,333,686	21,362,141	23,019,323	26,415,186		-0.13	-34.51
Total liabilities and capital	241,536,144	249,096,021	277,820,248	273,486,377		-3.03	-11.16
Memoranda							
Non-interest-bearing deposits	31,966,376	24,074,928	25,633,030	28,302,059		32.78	7.53
Interest-bearing deposits	104,184,493	91,706,995	82,009,976	85,631,836		13.61	20.90
Total deposits	136,150,869	115,781,923	107,643,006	113,933,895		17.59	17.47
Long-term debt that reprices within 1 year	7,964,993	8,778,238	7,953,160	14,395,062		-9.26	-43.84
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,354,404	23,009,179	26,404,410	31,719,232			
Accounting restatements	83,976	27,376	0	149,644			
Net income	-1,115,134	25,299	-330,884	-775,324			
Net sale of new perpetual preferred stock	0	0	-1,600,000	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	136,793	141,531	226,456	237,574			
Change in other comprehensive income	1,109,052	230,550	148,480	98,776			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	30,855	-1,796,469	-1,386,372	-4,550,344			
Holding company equity capital, ending balance	21,326,360	21,354,404	23,009,178	26,404,410			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Total Assets															
Real estate loans	12.31	36.22	14	12.12	37.78	14	10.64	37.19	14	10.65	35.54	15			
Commercial and industrial loans	9.53	13.52	27	10.35	12.02	42	9.46	12.85	37	9.49	12.62	39			
Loans to individuals	0.57	3.40	30	0.67	4.20	27	0.46	4.31	21	0.41	4.47	24			
Loans to depository institutions and acceptances of other banks	0.11	0.03	88	0.17	0.04	86	0.34	0.05	89	0.38	0.06	88			
Agricultural loans	0.02	0.19	41	0.03	0.24	45	0.08	0.30	59	0.09	0.21	65			
Other loans and leases	2.86	4.63	43	3.35	5.01	42	3.20	5	38	3.29	5.10	34			
Net loans and leases	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6	24.06	62.73	9			
Debt securities over 1 year	18.49	15.55	65	18.54	14.60	73	15.43	14.63	59	15.90	14.83	57			
Mutual funds and equity securities	0.13	0.05	80	0.12	0.06	78	0.12	0.06	78	0.06	0.06	63			
Subtotal	43.60	78.16	6	45.09	79.65	8	39.53	79.97	6	40.03	79.31	9			
Interest-bearing bank balances	5.96	7.51	39	0.82	3.06	21	5.65	3.04	80	4.08	3.46	66			
Federal funds sold and reverse repos	26.58	0.82	96	29.68	1.57	97	32.73	1.66	97	37.27	1.81	95			
Debt securities 1 year or less	2.07	1.68	69	1.11	1.91	46	1.15	1.96	46	0.37	1.86	26			
Trading assets	15.09	1.01	94	16.51	1.19	96	15.49	1.33	93	9.71	1.34	89			
Total earning assets	93.29	91.05	75	93.22	89.53	85	94.56	89.74	90	91.45	89.84	66			
Non-interest cash and due from depository institutions	1.57	1.07	89	1.25	1.14	59	0.76	1.21	20	2.71	1.22	97			
Other real estate owned	0	0.02	19	0	0.03	25	0	0.04	18	0	0.05	14			
All other assets	5.14	7.82	17	5.54	9.27	13	4.68	8.98	10	5.84	8.86	18			
Memoranda															
Short-term investments	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94	41.72	8.69	91			
U.S. Treasury securities	6.89	0.84	93	6.45	1.03	95	4.78	1.04	89	5.55	1.02	91			
US agency securities (excluding mortgage-backed securities)	0.64	0.63	66	0.67	0.54	65	1.14	0.69	76	1.42	0.75	77			
Municipal securities	0	1.69	19	0	1.34	19	0	1.62	18	0	1.60	19			
Mortgage-backed securities	10.84	11.75	46	11.15	11.44	50	9.39	11.13	42	8.76	11.06	36			
Asset-backed securities	0.05	0.32	60	0.06	0.28	62	0.05	0.33	60	0.21	0.30	69			
Other debt securities	2.13	0.42	93	1.32	0.39	86	1.20	0.41	84	0.33	0.38	67			
Loans held-for-sale	0.14	0.52	35	0.08	0.39	33	0.16	0.30	51	0.22	0.33	53			
Loans held for investment	25.25	61.72	6	26.60	63.50	8	24.02	63.93	6	24.09	62.63	9			
Real estate loans secured by 1-4 family	8	11.91	33	7.53	13.29	27	6.64	13.46	26	6.77	13.44	26			
Revolving	0.29	1.66	21	0.33	2.07	22	0.34	2.27	21	0.42	2.40	23			
Closed-end, secured by first liens	7.70	9.81	39	7.18	10.69	32	6.29	10.57	29	6.33	10.35	33			
Closed-end, secured by junior liens	0.01	0.22	13	0.01	0.28	14	0.01	0.31	14	0.02	0.34	17			
Commercial real estate loans	4.31	22.22	13	4.59	22.23	15	4	21.58	15	3.88	19.88	17			
Construction and land development	0.77	3.40	20	0.73	3.44	20	0.67	3.51	20	0.67	3.25	20			
Multifamily	1.35	3.12	28	1.35	3.01	36	0.85	2.72	28	0.70	2.54	25			
Nonfarm nonresidential	2.18	14.72	13	2.51	14.69	15	2.49	14.44	16	2.51	13.30	18			
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	48.47	57.15	29	45.41	57.46	30	44	56.49	33	43.80	54.84	35			
Real estate loans secured by 1-4 family	31.50	19.43	86	28.20	20.75	73	27.45	21.10	69	27.85	21.45	71			
Revolving	1.13	2.64	30	1.23	3.15	30	1.40	3.50	29	1.72	3.77	32			
Closed-end	30.36	16.59	87	26.97	17.39	82	26.05	17.39	82	26.13	17.41	79			
Commercial real estate loans	16.97	34.63	23	17.21	33.52	25	16.54	32.14	26	15.95	29.99	26			
Construction and land development	3.05	5.26	35	2.74	5.09	36	2.75	5.20	36	2.74	4.90	35			
1-4 family	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
Other	3.05	4.19	43	2.74	4.02	43	2.75	4.05	38	2.74	3.90	40			
Multifamily	5.33	4.96	62	5.07	4.69	65	3.49	4.10	51	2.87	3.84	45			
Nonfarm nonresidential	8.59	22.93	17	9.39	22.15	21	10.30	21.40	26	10.34	20.03	26			
Owner-occupied	0.88	7.68	13	1.15	7.72	16	1.33	8.03	16	1.41	7.58	18			
Other	7.71	14.95	27	8.24	14.34	30	8.96	13.38	32	8.94	12.45	37			
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks	0.43	0.06	89	0.64	0.11	89	1.41	0.12	92	1.56	0.17	90			
Commercial and industrial loans	37.53	22.17	87	38.77	19.53	88	39.13	20.32	89	39.05	20.53	88			
Loans to individuals	2.24	6.13	47	2.51	7.13	44	1.92	7.36	36	1.69	7.61	35			
Credit card loans	1.74	0.65	86	2.11	0.81	86	1.52	1.02	83	1.08	1.12	74			
Agricultural loans	0.08	0.32	53	0.10	0.37	57	0.33	0.46	69	0.38	0.33	72			
Other loans and leases	11.26	9.09	68	12.56	9.85	69	13.22	9.66	71	13.52	10.32	71			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	146.56	381.27	14	153.77	391.26	16	143.70	379.80	14	117.56	366.85	14			
Real estate loans secured by 1-4 family	95.25	125.03	37	95.49	138.18	34	89.67	137.84	33	74.75	138.55	27			
Revolving	3.43	17.42	22	4.16	21.26	22	4.58	23.33	22	4.61	25.05	24			
Closed-end	91.82	106.14	44	91.33	115.20	40	85.09	112.79	38	70.14	111.69	32			
Commercial real estate loans	51.31	234.65	13	58.28	229.44	16	54.03	219.72	16	42.81	204.45	15			
Construction and land development	9.22	35.62	21	9.29	34.95	23	8.99	35.36	20	7.37	32.91	20			
1-4 family	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other	9.22	28.16	21	9.29	27.32	26	8.99	27.26	24	7.37	26.01	23			
Multifamily	16.11	32.74	33	17.18	31.04	40	11.41	27.85	33	7.69	25.95	25			
Nonfarm nonresidential	25.99	155.06	12	31.81	152.10	16	33.63	147.22	16	27.76	137.03	16			
Owner-occupied	2.67	52.37	10	3.90	53.07	13	4.36	54.89	13	3.77	51.62	14			
Other	23.32	100.54	15	27.91	97.41	18	29.27	91.80	19	23.98	84.09	22			
Real estate loans secured by farmland	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks	1.29	0.28	89	2.18	0.44	87	4.61	0.54	90	4.19	0.68	88			
Commercial and industrial loans	113.49	139.91	37	131.28	122.02	55	127.80	128.82	51	104.82	126.55	43			
Loans to individuals	6.76	37.47	32	8.49	43.51	29	6.26	42.67	26	4.54	44.83	25			
Credit card loans	5.26	3.30	78	7.16	4.34	78	4.95	5.31	74	2.91	5.73	63			
Agricultural loans	0.24	1.88	42	0.35	2.18	47	1.06	2.72	64	1.01	1.88	65			
Other loans and leases	34.04	49.54	48	42.52	52.44	55	43.18	51.79	55	36.29	52.78	38			
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.66	27.32	24	16.56	26.45	28	16.19	24.79	31	14.67	23.09	28			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	50.39	183.76	13	56.07	178.57	16	52.89	167.93	15	39.37	156.17	16			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.06	240.85	12	59.96	236.10	15	57.25	225.98	15	43.14	210.40	15			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94	41.72	8.69	91			
Liquid assets	67.57	26.22	95	66.53	22.44	95	69.95	22.72	95	69.49	24.04	95			
Investment securities	20.69	17.85	65	19.77	16.99	63	16.69	17.27	52	16.34	17.35	49			
Net loans and leases	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6	24.06	62.73	9			
Net loans, leases and standby letters of credit	28.69	62.48	6	30.38	64.84	9	27.35	65.07	8	27.39	63.89	9			
Core deposits	43.42	70.67	8	31.49	63.09	11	27.63	62.13	10	30.30	61.26	11			
Noncore funding	38.44	14.13	89	49.86	19.36	92	54.75	21.34	94	49.49	22.32	88			
Time deposits of \$250K or more	2.51	2.11	65	6.55	2.94	90	4.03	2.89	75	4.14	2.57	79			
Foreign deposits	2.19	0.36	89	1.92	0.43	87	2.33	0.47	88	2.28	0.54	87			
Federal funds purchased and repos	14.50	1.47	96	24.63	1.94	97	33.36	1.97	98	26.61	2.23	95			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-12.08	0.54	3	-5.05	0.48	6	0.62	0.54	52	-10.66	0.73	4			
Commercial paper	1.24	0.01	97	0.99	0.02	96	0.91	0.02	95	0.42	0.02	92			
Other borrowings w/remaining maturity of 1 year or less	2.71	1.24	80	2.18	3.01	43	2.14	3.67	37	3.22	3.96	51			
Earning assets that reprice within 1 year	58.03	39.38	90	54.94	39.29	91	59.13	40.29	91	61.91	41.61	90			
Interest-bearing liabilities that reprice within 1 year	5.41	8.20	41	9.09	10.19	53	6.66	10.01	34	6.62	8.46	43			
Long-term debt that reprices within 1 year	3.30	0.47	92	3.52	0.96	85	2.86	1.34	77	5.26	1.58	85			
Net assets that reprice within 1 year	49.32	29.11	90	42.33	26.63	88	49.61	27.38	93	50.03	29.77	91			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90	19.41	17.03	59			
Net short-term noncore funding dependence	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50	-12.70	4.83	10			
Short-term investment / Short-term noncore funding	124.08	184.19	45	82.12	77.77	64	93.15	66.46	76	113.88	74.86	78			
Liquid assets - short-term noncore funding / Nonliquid assets	122.37	28.18	94	83.77	16.97	92	91.54	16.04	94	107.70	18.16	94			
Net loans and leases / Total deposits	44.31	79.43	3	56.86	90.31	5	61.92	90.08	7	57.76	90.14	8			
Net loans and leases / Core deposits	57.51	88.34	5	83.91	103.93	19	86.82	105	20	79.41	105.65	13			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.99	1.57	67	0.72	0.72	60	-1.14	-0.82	30	-0.31	-0.31	37			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.34	4.31	69	-0.36	1.36	3	-2.90	-1.98	23	-1.17	-0.77	43			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	17.98	11.38	67	26.99	12.67	75	31.63	16.19	72	31.29	15.76	71			
Available-for-sale securities	81.39	87.23	32	72.40	85.40	25	67.66	81.88	27	68.71	84.24	28			
U.S. Treasury securities	33.31	4.72	91	32.64	6.15	91	28.66	6.99	90	33.94	6.96	92			
US agency securities (excluding mortgage-backed securities)	3.11	4.01	64	3.38	3.49	63	6.83	4.02	77	8.71	4.42	77			
Municipal securities	0.02	9.83	17	0.02	7.75	19	0.02	9.16	17	0.03	9.31	15			
Mortgage-backed securities	52.39	66.64	28	56.39	67.43	32	56.27	65.45	35	53.65	65.34	30			
Asset-backed securities	0.26	1.91	58	0.29	1.66	59	0.32	2.05	60	1.26	1.74	68			
Other debt securities	10.27	3.01	86	6.67	2.94	80	7.18	2.79	82	2.02	2.57	64			
Mutual funds and equity securities	0.63	0.35	75	0.61	0.40	68	0.71	0.42	68	0.40	0.51	57			
Debt securities 1 year or less	9.98	10.55	58	5.61	11.86	36	6.89	11.91	48	2.26	11.79	18			
Debt securities 1 to 5 years	14.87	17.03	50	15.70	17.94	56	18.66	19.18	58	17.15	18.80	53			
Debt securities over 5 years	74.51	69.86	51	78.08	66.02	58	73.74	64.73	51	80.19	64.73	70			
Pledged securities	19.47	35.67	32	17.26	30.57	34	19.81	33.30	38	20.42	34.58	33			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	6.14	183.32	13	-28.31	26.69	12	-3.72	6.77	37	4.40	19.19	47			
Investment securities	1.45	23.62	20	6.20	11.75	50	3.81	9.42	50	-10.14	8.45	9			
Core deposits	33.69	26.88	78	2.19	11.23	18	-7.36	7.29	4	0.95	12.19	24			
Noncore funding	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61	0.43	5.59	52			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	97,893,223	99,378,273	97,212,096	88,692,135	
Commit: Secured commercial real estate loans	1,119,669	1,783,963	1,989,066	1,557,172	
Commit: Unsecured real estate loans	211,617	399,292	597,435	325,730	
Credit card lines (reported semiannually, June/Dec)	6,543,108	6,194,958	6,804,492	6,074,185	
Securities underwriting	0	0	0	0	
Standby letters of credit	8,979,892	9,839,274	9,339,687	9,101,394	
Commercial and similar letters of credit	197,128	126,423	217,277	234,288	
Securities lent	368,976	980,614	776,708	880,667	
Credit derivatives - notional amount (holding company as guarantor)	19,499,675	38,738,802	45,384,119	42,328,417	
Credit derivatives - notional amount (holding company as beneficiary)	33,115,125	51,310,090	51,914,412	47,961,796	
Credit derivative contracts w/ purchased credit protection-investment grade	14,920,502	17,284,201	24,616,701	12,323,521	
Credit derivative contracts w/ purchased credit protection-noninvest grade	15,201,893	30,618,883	23,618,170	31,796,222	
Derivative Contracts					
Interest rate futures and forward contracts	198,682,154	794,657,034	930,064,134	903,132,350	
Written options contracts (interest rate)	49,824,348	184,504,654	134,936,517	99,363,046	
Purchased options contracts (interest rate)	401,621,167	523,856,819	416,136,160	269,134,111	
Interest rate swaps	1,534,787,239	3,589,706,577	5,033,156,659	4,353,775,800	
Futures and forward foreign exchange	507,588,592	562,406,899	353,511,754	325,781,084	
Written options contracts (foreign exchange)	55,245,992	51,640,657	34,657,097	27,937,255	
Purchased options contracts (foreign exchange)	55,597,261	51,623,389	32,904,957	28,333,580	
Foreign exchange rate swaps	698,016,253	815,395,488	710,557,347	609,646,804	
Commodity and other futures and forward contracts	90,960,920	77,269,356	52,511,103	60,471,774	
Written options contracts (commodity and other)	75,864,712	93,074,313	84,301,134	71,448,785	
Purchased options contracts (commodity and other)	83,035,408	97,857,043	83,182,728	76,506,577	
Commodity and other swaps	12,405,492	11,527,004	9,157,568	9,043,332	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	40.53	22.01	91	39.90	23.52	86	34.99	24.05	81	32.43	24.03	77			
Standby letters of credit	3.72	0.71	93	3.95	0.84	93	3.36	0.92	92	3.33	0.96	90			
Commercial and similar letters of credit	0.08	0.02	87	0.05	0.02	81	0.08	0.02	85	0.09	0.03	83			
Securities lent	0.15	0.18	84	0.39	0.40	84	0.28	0.62	81	0.32	0.75	82			
Credit derivatives - notional amount (holding company as guarantor)	8.07	0.35	94	15.55	0.42	94	16.34	0.52	94	15.48	0.30	95			
Credit derivatives - notional amount (holding company as beneficiary)	13.71	0.30	95	20.60	0.52	94	18.69	0.75	93	17.54	0.55	93			
Credit derivative contracts w/ purchased credit protection-investment grade	6.18	0.25	94	6.94	0.30	94	8.86	0.52	94	4.51	0.19	93			
Credit derivative contracts w/ purchased credit protection-noninvest grade	6.29	0.30	93	12.29	0.45	93	8.50	0.69	92	11.63	0.59	92			
Derivative contracts	1,558.21	48.62	96	2,751.36	68.47	96	2,834.59	65.81	97	2,499.05	75.35	96			
Interest rate contracts	904.59	34.36	96	2,044.48	47.31	96	2,344.79	43.84	97	2,056.92	53.66	97			
Interest rate futures and forward contracts	82.26	6.21	92	319.02	10.67	96	334.77	11.40	97	330.23	13.82	96			
Written options contracts (interest rate)	20.63	2.18	93	74.07	2.47	95	48.57	2.16	94	36.33	2.60	93			
Purchased options contracts (interest rate)	166.28	1.46	97	210.30	2.65	96	149.79	2.32	96	98.41	2.37	95			
Interest rate swaps	635.43	20.83	96	1,441.09	28.86	96	1,811.66	26.74	99	1,591.95	25.60	97			
Foreign exchange contracts	545.03	6.01	97	594.58	10.12	96	407.32	10.92	95	362.61	9.40	95			
Futures and forward foreign exchange contracts	210.15	3.47	97	225.78	5.23	97	127.24	5.22	93	119.12	4.53	93			
Written options contracts (foreign exchange)	22.87	0.03	96	20.73	0.05	96	12.47	0.14	95	10.22	0.06	95			
Purchased options contracts (foreign exchange)	23.02	0.04	96	20.72	0.08	96	11.84	0.13	95	10.36	0.06	95			
Foreign exchange rate swaps	288.99	0.77	97	327.34	2.03	97	255.76	2.17	97	222.92	2.34	97			
Equity, commodity, and other derivative contracts	108.58	1.86	96	112.30	3.32	95	82.48	4.08	94	79.52	3.81	94			
Commodity and other futures and forward contracts	37.66	0.14	99	31.02	0.19	98	18.90	0.25	96	22.11	0.30	97			
Written options contracts (commodity and other)	31.41	0.52	96	37.36	0.98	95	30.34	1.48	94	26.13	1.21	94			
Purchased options contracts (commodity and other)	34.38	0.37	96	39.28	0.94	95	29.94	1.29	94	27.97	1.12	94			
Commodity and other swaps	5.14	0.32	93	4.63	0.38	93	3.30	0.40	91	3.31	0.29	94			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	141.09	42.82	93	144.34	45.53	92	147.61	44.93	94	125.62	46.60	91			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	3,763,629,538	6,853,519,233	7,875,077,158	6,834,574,498	
Interest rate contracts	2,184,914,908	5,092,725,084	6,514,293,470	5,625,405,307	
Foreign exchange contracts	1,316,448,098	1,481,066,433	1,131,631,155	991,698,723	
Equity, commodity, and other contracts	262,266,532	279,727,716	229,152,533	217,470,468	
Derivatives Position					
Futures and forwards	797,231,666	1,434,333,289	1,336,086,991	1,289,385,208	
Written options	180,935,052	329,219,624	253,894,748	198,749,086	
Exchange-traded	77,387,789	88,907,292	90,386,798	64,385,540	
Over-the-counter	103,547,263	240,312,332	163,507,950	134,363,546	
Purchased options	540,253,836	673,337,251	532,223,845	373,974,268	
Exchange-traded	428,577,652	416,666,690	355,659,263	212,515,435	
Over-the-counter	111,676,184	256,670,561	176,564,582	161,458,833	
Swaps	2,245,208,984	4,416,629,069	5,752,871,574	4,972,465,936	
Held for trading	3,741,936,379	6,817,425,811	7,841,204,570	6,794,171,970	
Interest rate contracts	2,173,250,489	5,067,038,319	6,492,357,833	5,596,924,608	
Foreign exchange contracts	1,316,448,098	1,481,066,433	1,131,165,152	991,368,723	
Equity, commodity, and other contracts	252,237,792	269,321,059	217,681,585	205,878,639	
Non-traded	21,693,159	36,093,422	33,872,588	40,402,528	
Interest rate contracts	11,664,419	25,686,765	21,935,637	28,480,699	
Foreign exchange contracts	0	0	466,003	330,000	
Equity, commodity, and other contracts	10,028,740	10,406,657	11,470,948	11,591,829	
Derivative contracts (excluding futures and FX 14 days or less)	3,778,661,258	6,883,598,489	7,904,708,066	6,744,458,646	
One year or less	2,275,644,934	3,743,879,934	3,740,576,999	3,048,594,421	
Over 1 year to 5 years	1,060,039,848	2,137,360,669	2,893,220,729	2,407,440,598	
Over 5 years	442,976,476	1,002,357,886	1,270,910,338	1,288,423,627	
Gross negative fair value (absolute value)	34,035,456	37,583,427	33,857,039	68,334,908	
Gross positive fair value	34,870,662	37,529,937	32,323,740	70,321,484	
Held for trading	33,035,245	36,038,549	31,002,077	68,050,491	
Non-traded	1,835,417	1,491,388	1,321,663	2,270,993	
Current credit exposure on risk-based capital derivative contracts	8,247,967	6,674,639	5,786,415	9,427,154	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	58.05	94.10	6	74.31	93.44	15	82.72	92.91	22	82.31	92.20	18			
Foreign exchange contracts	34.98	3.49	92	21.61	3.20	90	14.37	3.39	86	14.51	3.53	86			
Equity, commodity, and other contracts	6.97	1.17	89	4.08	1.64	79	2.91	1.93	74	3.18	1.94	74			
Futures and forwards															
Futures and forwards	21.18	14.05	70	20.93	13.49	71	16.97	12.78	67	18.87	13.23	70			
Written options															
Written options	4.81	8.18	50	4.80	5.91	56	3.22	6.60	48	2.91	6.68	45			
Exchange-traded															
Exchange-traded	2.06	0.14	92	1.30	0.15	89	1.15	0.23	87	0.94	0.27	87			
Over-the-counter															
Over-the-counter	2.75	7.73	36	3.51	5.10	51	2.08	5.49	43	1.97	5.27	42			
Purchased options															
Purchased options	14.35	3.42	89	9.82	4.42	75	6.76	4.19	70	5.47	4.73	66			
Exchange-traded															
Exchange-traded	11.39	0.15	98	6.08	0.28	94	4.52	0.32	94	3.11	0.33	91			
Over-the-counter															
Over-the-counter	2.97	2.86	67	3.75	3.35	65	2.24	3.20	61	2.36	3.32	58			
Swaps															
Swaps	59.66	68.76	32	64.44	69.75	37	73.05	70.34	43	72.75	68.94	41			
Held for trading															
Held for trading	99.42	43.53	90	99.47	44.16	91	99.57	46.31	92	99.41	46.32	93			
Interest rate contracts															
Interest rate contracts	57.74	36.62	57	73.93	37.24	72	82.44	38.40	77	81.89	37.84	76			
Foreign exchange contracts															
Foreign exchange contracts	34.98	1.60	96	21.61	1.60	94	14.36	1.85	91	14.51	2.10	89			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	6.70	0.68	91	3.93	0.83	84	2.76	1.14	81	3.01	1.01	80			
Non-traded															
Non-traded	0.58	56.47	9	0.53	55.84	8	0.43	53.69	7	0.59	53.68	6			
Interest rate contracts															
Interest rate contracts	0.31	53.82	10	0.37	52.22	8	0.28	50.60	7	0.42	51.23	10			
Foreign exchange contracts															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0.01	0.57	66	0	0.60	62			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.27	0.10	85	0.15	0.13	83	0.15	0.16	82	0.17	0.21	82			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	100.40	91.48	78	100.44	93.86	79	100.38	94.47	81	98.68	95.63	59			
One year or less															
One year or less	60.46	32.05	78	54.63	32.17	71	47.50	32.51	68	44.61	31.96	68			
Over 1 year to 5 years															
Over 1 year to 5 years	28.17	27.06	56	31.19	30.45	54	36.74	31.16	59	35.22	31.85	56			
Over 5 years															
Over 5 years	11.77	29.56	28	14.63	28.09	35	16.14	28.71	39	18.85	29.43	39			
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.90	1.55	42	0.55	0.83	42	0.43	0.72	29	1	0.69	78			
Gross positive fair value															
Gross positive fair value	0.93	2.23	14	0.55	1.19	22	0.41	0.85	16	1.03	0.71	78			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	1.76	0.07	95	1.98	0.06	95	1.69	0.06	95	2.84	0.06	97			
Gross positive fair value (X)															
Gross positive fair value (X)	1.80	0.09	95	1.98	0.07	95	1.61	0.06	94	2.92	0.06	97			
Held for trading (X)															
Held for trading (X)	1.71	0.07	95	1.90	0.06	95	1.55	0.05	94	2.82	0.05	97			
Non-traded (X)															
Non-traded (X)	0.09	0.02	93	0.08	0.01	96	0.07	0.01	99	0.09	0.01	99			
Current credit exposure (X)															
Current credit exposure (X)	0.43	0.06	94	0.35	0.05	92	0.29	0.04	93	0.39	0.04	92			
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	7.15	0.85	94	5.06	0.73	91	4.07	0.53	92	7.14	0.53	94			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	636,931	540,707	680,573	1,016,933	
Gross losses	228,400	124,541	142,468	230,138	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	40,466	26,801	75,512	58,760	
Net losses	187,934	97,740	66,956	171,378	
Provision for loan and lease losses	729,356	193,964	-72,910	-164,982	
Adjustments	-163,702	0	0	0	
Ending balance	1,014,651	636,931	540,707	680,573	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5	-0.06	0.16	2			
Provision for loan and lease losses / Average loans and leases	1.05	0.82	75	0.28	0.24	66	-0.11	0.24	1	-0.23	0.28	1			
Provision for loan and lease losses / Net loan and lease losses	388.09	487.86	57	198.45	130.58	85	-108.89	134.68	3	-96.27	143.18	1			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.66	1.58	65	0.96	0.83	67	0.81	0.90	38	1.03	0.98	56			
Allowance for loan and lease losses / Total loans and leases	1.65	1.55	65	0.96	0.81	66	0.80	0.89	40	1.02	0.96	56			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.40	11.58	37	6.52	8.03	61	8.08	7.54	68	3.97	8.39	40			
Allowance for loan and lease losses / Nonaccrual assets	59.49	299.17	4	95.79	218.72	21	100.39	214.03	20	62.11	178.03	11			
ALLL / 90+ days past due + nonaccrual loans and leases	58.72	244.34	8	91.54	151.73	32	96.59	160.51	31	60.53	136.22	17			
Gross loan and lease losses / Average loans and leases	0.33	0.34	59	0.18	0.28	43	0.22	0.30	46	0.33	0.33	61			
Recoveries / Average loans and leases	0.06	0.07	48	0.04	0.08	35	0.11	0.09	71	0.08	0.09	48			
Net losses / Average loans and leases	0.27	0.27	64	0.14	0.21	47	0.10	0.22	36	0.24	0.24	63			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	32.49	33.98	55	18.81	36.22	23	32.81	41.30	48	4.71	33.49	5			
Earnings coverage of net loan and lease losses (X)	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75	9	6.96	19.67	25			

Net Loan and Lease Losses By Type

Real estate loans	0	0.04	18	-0.01	0.01	23	-0.02	0.02	20	0	0.02	39			
Real estate loans secured by 1-4 family	-0.07	0.01	6	-0.01	0.01	22	-0.03	0.01	16	-0.03	0.03	11			
Revolving	-0.41	0.01	4	-0.16	0.02	5	0.11	0.03	76	0.14	0.09	70			
Closed-end	-0.05	0	7	-0.01	0	33	-0.04	0.01	14	-0.04	0.02	7			
Commercial real estate loans	0.11	0.07	76	0	0.01	30	0	0.01	38	0.06	0.01	82			
Construction and land development	-0.02	0	27	0	-0.01	60	0	-0.03	58	0.01	-0.02	79			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	-0.02	0	23	0	-0.01	61	0	-0.02	55	0.01	-0.01	83			
Multifamily	0	0	25	0	0	25	0	0	34	0	-0.01	36			
Nonfarm nonresidential	0.23	0.11	80	0	0.02	28	0	0.02	26	0.08	0.03	80			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0.23	0.08	86	0	0.01	23	0	0.01	27	0.08	0.01	88			
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	0.42	0.47	52	0.16	0.37	30	0.16	0.31	40	0.54	0.39	75			
Loans to individuals	6.78	1.13	99	3.46	1.17	91	2.38	1.16	84	2.32	1.25	82			
Credit card loans	7.84	2.92	94	3.87	3.11	67	2.86	2.92	36	3.34	2.92	58			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	8			
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0	0.15	37	0.02	0.15	40	0	0.14	14	0.04	0.15	44			

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	557,359	375,176	590,969	378,998	
90+ days past due loans and leases	22,348	30,874	21,207	28,687	
Nonaccrual loans and leases	1,705,662	664,936	538,608	1,095,745	
Total past due and nonaccrual loans and leases	2,285,369	1,070,986	1,150,784	1,503,430	
Restructured 30-89 days past due					
Restructured 30-89 days past due	69,875	83,700	97,438	105,434	
Restructured 90+ days past due	258	213	153	288	
Restructured nonaccrual	247,223	158,214	183,788	409,113	
Total restructured loans and leases	317,356	242,127	281,379	514,835	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	294	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	11,368	673	805	1,003	
Total past due and nonaccrual loans held for sale	11,368	673	1,099	1,003	
Restructured loans and leases in compliance	469,100	477,922	573,062	572,404	
Other real estate owned	2,728	9,967	12,017	10,731	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.91	0.39	88	0.56	0.43	75	0.88	0.44	89	0.57	0.47	67			
90+ days past due loans and leases	0.04	0.12	48	0.05	0.15	44	0.03	0.17	37	0.04	0.20	44			
Nonaccrual loans and leases	2.78	0.66	97	1	0.51	89	0.80	0.54	79	1.65	0.63	94			
90+ days past due and nonaccrual loans and leases	2.82	0.85	93	1.05	0.71	80	0.83	0.75	63	1.69	0.88	89			
30-89 days past due restructured															
30-89 days past due restructured	0.11	0.01	93	0.13	0.01	95	0.15	0.02	94	0.16	0.02	96			
90+ days past due restructured	0	0.01	62	0	0.01	64	0	0.01	57	0	0.01	56			
Nonaccrual restructured	0.40	0.13	92	0.24	0.14	75	0.27	0.16	79	0.62	0.20	94			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	78	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0.02	0.01	84	0	0	81	0	0	78	0	0	75			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.91	0.40	88	0.56	0.43	75	0.88	0.44	89	0.57	0.47	67			
90+ days past due assets	0.04	0.12	48	0.05	0.15	42	0.03	0.18	35	0.04	0.20	44			
Nonaccrual assets	2.78	0.67	97	1	0.53	88	0.80	0.57	78	1.65	0.64	94			
30+ days past due and nonaccrual assets	3.73	1.29	94	1.61	1.19	75	1.71	1.26	78	2.26	1.39	86			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.72	0.52	79	0.28	0.44	32	0.20	0.48	16	0.41	0.54	34			
90+ days past due and nonaccrual assets + other real estate owned	0.72	0.55	75	0.28	0.48	28	0.21	0.52	15	0.42	0.59	27			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.93	0.60	83	0.50	0.53	53	0.44	0.60	36	0.65	0.72	41			
Allowance for loan and lease losses	221.52	66.66	96	194.17	115.41	85	225.87	118.28	88	262.22	129.01	89			
Equity capital + allowance for loan and lease losses	10.06	4.97	89	5.62	4.28	70	5.19	4.79	60	6.59	5.78	63			
Tier 1 capital + allowance for loan and lease losses	11.03	6.05	89	6.30	5.65	65	5.94	6.16	54	7.20	7.35	47			
Loans and leases + other real estate owned	3.66	0.97	96	1.86	0.85	92	1.82	0.96	91	2.68	1.15	94			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	1.51	0.39	96	1.04	0.38	92	1.67	0.42	95	1.05	0.44	89			
90+ days past due	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
Nonaccrual	4.03	0.76	98	1.44	0.46	93	1.36	0.57	90	1.70	0.69	89			
Commercial and industrial															
30–89 days past due	0.27	0.23	68	0.09	0.31	20	0.20	0.30	42	0.09	0.32	20			
90+ days past due	0	0.03	39	0.01	0.05	36	0	0.05	39	0.01	0.05	36			
Nonaccrual	1.80	0.75	91	0.90	0.83	62	0.51	0.76	45	2.31	0.93	91			
Individuals															
30–89 days past due	2.21	0.83	93	1.72	0.83	85	1.48	0.84	84	1.30	0.97	71			
90+ days past due	1.55	0.14	96	1.73	0.17	96	1.50	0.16	96	1.45	0.19	95			
Nonaccrual	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27	5.69	0.17	98			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments															
30–89 days past due	0	0	50	0	0.07	47	0	0.01	46	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Nonaccrual	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46			
Other loans and leases															
30–89 days past due	0.22	0.18	68	0.09	0.20	52	0.29	0.17	76	0.23	0.20	73			
90+ days past due	0.01	0.01	80	0.01	0.01	78	0.01	0.01	75	0.12	0.02	90			
Nonaccrual	1.35	0.15	94	0.01	0.13	37	0.01	0.14	38	0	0.10	41			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	1.54	0.65	88	1.39	0.67	88	2.16	0.71	93	1.56	0.74	89			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12			
	Nonaccrual	5.90	0.89	98	2.28	0.73	92	2.15	0.86	89	2.64	0.97	90			
Revolving	30-89 days past due	0.64	0.48	67	0.85	0.45	87	1	0.50	86	0.59	0.61	61			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	7.72	1.13	95	4.47	1	92	4.92	1.17	92	4.90	1.17	92			
Closed-end	30-89 days past due	1.57	0.65	88	1.42	0.70	87	2.22	0.75	93	1.63	0.79	85			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	5.84	0.87	98	2.18	0.70	92	2	0.84	90	2.49	0.96	89			
Junior lien	30-89 days past due	0	0.02	31	0	0.02	23	0.01	0.03	30	0.01	0.03	22			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.05	0.04	63	0.06	0.04	62	0.05	0.06	60	0.07	0.07	61			
Commercial real estate	30-89 days past due	1.47	0.26	98	0.47	0.18	91	0.86	0.17	97	0.16	0.18	54			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.56	0.62	50	0.05	0.23	17	0.06	0.28	22	0.06	0.34	20			
Construction and development	30-89 days past due	1.20	0.28	90	0.73	0.28	83	3.83	0.21	98	0.08	0.23	39			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30-89 days past due	1.20	0.22	90	0.73	0.20	86	3.83	0.13	98	0.08	0.13	55			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10			
Multifamily	30-89 days past due	0	0.09	22	0.12	0.08	76	0.62	0.10	94	0	0.07	42			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0.01	0.10	34			
Nonfarm non-residential	30-89 days past due	2.48	0.23	99	0.58	0.14	94	0.16	0.17	50	0.23	0.17	62			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	1.10	0.80	67	0.09	0.28	22	0.10	0.30	25	0.09	0.38	22			
Owner Occupied	30-89 days past due	0.29	0.07	94	0.28	0.07	95	0.07	0.09	44	0.19	0.07	87			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.33	0.27	62	0.09	0.16	42	0.07	0.17	30	0.04	0.21	22			
Other	30-89 days past due	2.19	0.14	99	0.30	0.07	92	0.08	0.07	68	0.04	0.09	40			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.77	0.44	74	0	0.10	18	0.03	0.13	31	0.05	0.14	34			
Farmland	30-89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30-89 days past due	2.15	0.95	88	1.70	1.19	77	1.31	1.22	54	1.13	1.08	46			
	90+ days past due	1.80	0.63	94	1.68	0.78	83	1.39	0.73	80	1.24	0.75	74			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	35,162,528	35,268,467	37,206,291	38,819,813	
Retained earnings	-16,414,844	-15,484,135	-15,536,635	-15,396,731	
Accumulated other comprehensive income (AOCI)	439,125	-669,928	-900,478	-725,108	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	19,186,809	19,114,404	20,769,178	22,697,974	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,233,587	2,172,010	2,454,463	2,312,543	
Accumulated other comprehensive income-related adjustments	505,529	-151,297	-159,260	-163,826	
Other deductions from common equity tier 1 capital	317,705	59,358	305,997	-19,150	
Subtotal:	17,129,988	17,034,333	18,167,978	20,568,407	
Adjustments and deductions for common equity tier 1 capital	0	281,110	376,736	150,156	
Common equity tier 1 capital	17,129,988	16,753,223	17,791,242	20,418,251	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,240,000	2,240,000	2,240,000	3,840,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	2,240,000	2,240,000	2,240,000	3,840,000	
Less: Additional tier 1 capital deductions	0	0	0	168,968	
Additional tier 1 capital	2,240,000	2,240,000	2,240,000	3,671,032	
Tier 1 Capital	19,369,988	18,993,223	20,031,242	24,089,283	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	2,480,000	2,850,000	2,850,000	2,850,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	1,662,624	1,052,490	1,824,636	2,331,467	
Allowance for loan and lease losses in tier 2 capital	1,182,282	740,545	636,689	786,511	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	5,324,906	4,643,035	5,311,325	5,967,978	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	5,324,906	4,643,035	5,311,325	5,967,978	
Exited advanced approach tier 2 capital					
Total capital	24,694,894	23,636,258	25,342,567	30,057,261	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	246,633,238	246,372,107	272,070,626	272,811,616	
Less: Deductions from common equity tier 1 capital	1,538,431	2,519,357	2,831,199	2,636,454	
Less: Other deductions	1,023,467	28,100	874,732	-6,243	
Total assets for leverage ratio	244,071,340	243,824,650	268,364,695	270,181,405	
Total risk-weighted assets	115,398,931	131,928,894	142,084,210	131,945,307	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	14.84	12.35	84	12.70	12.11	70	12.52	12.09	68	15.47	12.16	83			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	16.79	13.08	87	14.40	12.78	76	14.10	12.85	77	18.26	12.95	91			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	21.40	15.23	94	17.92	14.36	88	17.84	14.45	87	22.78	14.63	95			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5	8.92	9.53	32			
Supplementary leverage ratio, advanced approaches HCs	7.09	8.72	21	5.72	7.41	5	5.56	7.31	5	6.93	6.58	53			

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	6,316	11,913	11,231	14,065		-46.98	-72.01
Other insurance activities income	6,316	11,913	11,231	14,065		-46.98	-72.01
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	1,184,520	1,161,783	1,148,079	1,146,382		1.96	5.45

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.13	0.41	61	0.24	0.47	67	0.22	0.47	63	0.24	0.55	61			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.81	11.03	31	5.92	11.51	30	5.58	10.22	29	4.63	9.84	29			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		47,083,232			77,202,728			104,547,894			89,881,939				
Net assets of broker-dealer subsidiaries / Consolidated assets	19.49	0.75	95	30.99	1.39	95	37.63	1.79	94	32.87	1.54	95			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	5,565,825	6,478,249	7,250,538	8,586,841	
Real estate loans	1,316,859	1,116,376	1,005,134	751,602	
Commercial and industrial loans	3,954,332	4,854,368	5,120,638	6,496,656	
Loans to depository institutions and other banks acceptances	256,778	422,558	903,783	988,421	
Loans to foreign governments and institutions	37,855	48,675	162,046	100,216	
Loans to individuals	1	25,102	48,632	129,694	
Agricultural loans	0	8,650	270	6,241	
Other foreign loans	0	2,520	10,035	114,011	
Lease financing receivables	0	0	0	0	
Debt securities	5,133,569	3,286,001	3,332,337	901,534	
Interest-bearing bank balances	0	561,046	400,081	1,000,292	
Total selected foreign assets	10,699,394	10,325,296	10,982,956	10,488,667	
Total foreign deposits	5,294,200	4,794,889	6,485,351	6,243,507	
Interest-bearing deposits	5,294,200	4,657,811	6,278,194	5,772,150	
Non-interest-bearing deposits	0	137,078	207,157	471,357	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans	0.04	0.87	64	0.12	1.25	64	0.18	1.17	62	0.20	1.08	60			
Cost: Interest-bearing deposits	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43	0.60	0.51	59			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29		0.62	1.53	61	1.20	2.12	65			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases	-14.08	-2.40	26	-10.65	22.48	25	-15.56	7.24	20	-27.08	21.19	25			
Total selected assets	3.62	2.04	54	-5.99	12.40	39	4.71	3.24	56	-21.12	21.86	22			
Deposits	10.41	3.46	46	-26.07	10.36	10	3.87	5	54	-60.80	-0.77	12			

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	410			-100.00
1–4 family residential loans	0	0	0	410			-100.00
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	1,444,565	771,826	1,663,973	1,075,337		87.16	-55.54
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	1,444,565	771,826	1,663,973	1,075,337		87.16	-55.54

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0.60	0.31	0.60	0.39	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0.60	0.31	0.60	0.39	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans				26.13	
Home equity lines				1.72	
Credit card receivables				1.08	
Auto loans and other consumer loans				0.48	
Commercial and industrial loans				39.05	
All other loans and leases				31.54	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)				0	
Seller's interest carried as securities and loans				0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0			-100.00
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0	0			-100.00
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	410				-100.00
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total 90+ days past due securitized assets	0	0	0	410				-100.00
Total past due securitized assets	0	0	0	410				-100.00
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0				
Home equity lines	0	0	0	0				
Credit card receivables	0	0	0	0				
Auto loans	0	0	0	0				
Commercial and industrial loans	0	0	0	0				
All other loans and leases	0	0	0	0				
Total net losses on securitized assets	0	0	0	0				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets				0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				100	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets				100	
Total past due securitized assets percent of securitized assets				100	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans				0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets				0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans				1.63	
Home equity lines				0.59	
Credit card receivables				1.13	
Commercial and industrial loans				0.09	
All other loans and leases				0.27	
Total managed loans past due 30–89 days				0.57	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans				0	
Home equity lines				0	
Credit card receivables				1.24	
Commercial and industrial loans				0.01	
All other loans and leases				0.09	
Total managed loans past due 90+ days				0.04	
Total Past Due Managed Assets					
				0.61	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans				-0.04	
Home equity lines				0.14	
Credit card receivables				3.34	
Commercial and industrial loans				0.54	
All other loans and leases				0.05	
Net Losses on Managed Assets Percent of Total Managed Assets					
				0.26	

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	212,449	268,567	186,999	133,791		-20.90	3708.01
Dividends	0	0	0	0			
Interest	204,659	259,406	177,274	125,853		-21.10	23753.03
Management and service fees	0	0	0	0			
Other income	7,790	9,161	9,725	7,938		-14.97	65.01
Income from nonbank subsidiaries	7,139	9,693	38,659	50,599		-26.35	-89.72
Dividends	0	0	0	0			
Interest	2,910	6,040	35,658	40,689		-51.82	-95.35
Management and service fees	1,057	1,054	52	7,572		0.28	
Other income	3,172	2,599	2,949	2,338		22.05	-53.98
Income from subsidiary holding companies	110,614	123,848	43,138	30,871		-10.69	45.45
Dividends	0	0	0	0			
Interest	110,614	123,848	43,138	29,093		-10.69	45.45
Management and service fees	0	0	0	0			
Other income	0	0	0	1,778			
Total income from subsidiaries	330,202	402,108	268,796	215,261		-17.88	118.57
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	22	759			-100.00
Total operating income	330,202	402,108	268,818	216,020		-17.88	117.02
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	422,731	483,553	321,623	263,216		-12.58	2177.52
Other expenses	11,022	11,747	35,363	42,751		-6.17	-87.97
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	433,753	495,300	356,986	305,967		-12.43	295.88
Income (loss) before taxes	-103,551	-93,192	-88,168	-89,947			
Applicable income taxes (credit)	-19,231	-1,103	-23,068	57,801			
Extraordinary items				0			
Income before undistributed income of subsidiaries	-84,320	-92,089	-65,100	-147,748			
Equity in undistributed income of subsidiaries	-1,030,814	117,388	-265,784	-627,576			
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	55,853	58,059	24,314	-55,958		-3.80	
Subsidiary holding companies	-1,086,667	59,329	-290,098	-571,618			
Net income (loss)	-1,115,134	25,299	-330,884	-775,324			
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	55,853	58,059	24,314	-55,958		-3.80	
Subsidiary holding companys' net income	-1,086,667	59,329	-290,098	-571,618			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	47,819	0.15	5,046,925	15.48	5,029,371	14.59	4,051,543		-99.05	47245.54	
Common and preferred stock	0	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	5,000,000	15.33	5,000,000	14.51	4,000,000		-100.00		
Other receivables	47,819	0.15	46,925	0.14	29,371	0.09	51,543		1.91	47245.54	
Investment in nonbank subsidiaries	308,579	0.95	98,219	0.30	253,590	0.74	999,414		214.17	-87.81	
Common and preferred stock	147,667	0.45	36,478	0.11	0	0	0		304.81		
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	160,000	0.49	60,000	0.18	250,000	0.73	965,000		166.67	-93.54	
Other receivables	912	0	1,741	0.01	3,590	0.01	34,414		-47.62	-98.39	
Investment in subsidiary holding companies	23,326,976	71.66	23,876,957	73.23	26,941,999	78.17	27,228,630		-2.30	-30.81	
Common and preferred stock	20,449,532	62.82	20,998,120	64.40	24,082,009	69.88	26,246,615		-2.61	-33.73	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	2,850,000	8.75	2,850,000	8.74	2,850,000	8.27	850,000		0.00	0.00	
Other receivables	27,444	0.08	28,837	0.09	9,990	0.03	132,015		-4.83	486.03	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	158,245	0.49	143,477	0.44	128,979	0.37	0		10.29		
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	7,387,131	22.69	2,384,671	7.31	1,911,356	5.55	2,282,476		209.78	279.55	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0				
Intangible assets	0	0	0	0	0	0	0				
Other assets	1,325,262	4.07	1,056,649	3.24	198,527	0.58	330,750		25.42	197.78	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0				
Total assets	32,554,012	100.00	32,606,898	100.00	34,463,822	100.00	34,892,813		-0.16	-15.74	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year	0	0	0	0	0	0	0				
Subordinated notes and debentures	2,850,000	8.75	2,850,000	8.74	2,850,000	8.27	2,850,000		0.00	54.05	
Other liabilities	230,186	0.71	249,335	0.76	478,988	1.39	445,219		-7.68	-67.93	
Balance due to subsidiaries and related institutions	8,147,466	25.03	8,153,159	25	8,125,656	23.58	5,193,184		-0.07	52.57	
Total liabilities	11,227,652	34.49	11,252,494	34.51	11,454,644	33.24	8,488,403		-0.22	41.98	
Equity Capital	21,326,360	65.51	21,354,404	65.49	23,009,178	66.76	26,404,410		-0.13	-30.60	
Perpetual preferred stock (income surplus)	2,240,000	6.88	2,240,000	6.87	2,240,000	6.50	3,840,000		0.00	12.00	
Common stock	0	0	0	0	0	0	0				
Common surplus	35,162,528	108.01	35,268,467	108.16	37,206,291	107.96	38,819,813		-0.30	-19.76	
Retained earnings	-16,515,293	-50.73	-15,484,135	-47.49	-15,536,635	-45.08	-15,396,731				
Accumulated other comprehensive income	439,125	1.35	-669,928	-2.05	-900,478	-2.61	-858,672				
Other equity capital components	0	0	0	0	0	0	0				
Total liabilities and equity capital	32,554,012	100.00	32,606,898	100.00	34,463,822	100.00	34,892,813		-0.16	-15.74	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	0	0	0	0	50,000	0.15	50,000			-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies	50,000	0.15	50,000	0.15	0	0	0		0.00		
Subordinated and long-term debt 1 year or less	50,000	0.15	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0				

BHC Name

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	-5.18	7.29	6	0.11	9.68	3	-1.35	10.40	0	-2.58	7.61	4			
Bank net income / Average equity investment in banks		7.45			10.51			11.19			8.74				
Nonbank net income / Average equity investment in nonbanks	63.54	9.75	96	417.47	7.89	99		7.10		-293.12	4.73	1			
Subsidiary HCs net income / Average equity investment in sub HCs	-5.22	7.01	4	0.27	8.55	10	-1.19	8.78	3	-2.09	6.82	7			
Bank net income / Parent net income		88.16		0	82.22	7		82.56			80.64				
Nonbank net income / Parent net income		3.59		229.49	5.93	99		3.78			7.76				
Subsidiary holding companies' net income / Parent net income		68.34		234.51	74	96		72.48			82.97				
Leverage															
Total liabilities / Equity capital	52.65	20.06	86	52.69	20.43	84	49.78	20.88	86	32.15	19.94	76			
Total debt / Equity capital	13.36	14.41	64	13.35	14.31	67	12.39	14.69	62	10.79	13.95	61			
Total debt + notes payable to subs that issued TPS / Equity capital	13.36	16.67	55	13.35	16.36	63	12.39	17.10	54	10.79	16.10	53			
Total debt + Loans guaranteed for affiliate / Equity capital	13.36	14.68	63	13.35	14.56	66	12.39	15.14	61	10.79	14.35	60			
Total debt / Equity capital – excess over fair value	13.36	14.52	64	13.35	14.51	67	12.39	14.81	61	10.79	14.10	61			
Long-term debt / Equity capital	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64	10.79	12.69	61			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0.23	0.06	87	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	12.66	34.67	29	11.39	28.44	34	9.99	28.63	33	9.24	26.93	35			
Double Leverage															
Equity investment in subs / Equity capital	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60	99.40	102.10	33			
Total investment in subs / Equity capital	111.05	110.16	75	135.91	111.07	85	140.05	112.48	85	122.25	111.30	83			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.47		-12.64	0.36	0		0.35			0.52				
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	61.25	136.59	10	63.32	177.68	8	50.03	162.34	7	29.11	141.81	5			
Cash from ops + noncash items + op expense / Op expense + dividend	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5	-184.38	148.20	1			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1,253.30	134.08	99	195.56	116.34	90	-3.96	103.19	5	-270.35	92.33	1			
Pretax operating income + interest expense / Interest expense	75.50	2,016.32	7	80.73	1,968.54	7	72.59	2,898.75	9	65.83	1,909.25	11			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	75.50	1,539.23	7	80.73	1,632.83	6	72.59	1,369.37	7	65.83	1,547.94	8			
Dividends + interest from subsidiaries / Interest expense + dividends	56.87	150.43	12	62.28	210.80	7	46.72	188.90	6	39.07	172.51	6			
Fees + other income from subsidiaries / Salary + other expenses	109.05	13.95	97	109.08	16.52	95	35.99	16.08	76	45.91	16.39	80			
Net income / Current part of long-term debt + preferred dividends (X)		35.64		0.18	57.11	1		33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	22.93	3.85	97	7.55	2.64	81	5.92	2.61	75	7.52	3.24	77			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.80	2.66	89	32.46	5.62	90	39.47	5.50	91	35.52	5.68	90			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		81.10			57.84			57.26			68.72				
Dividends declared / Net income.....		42.29		559.43	33.08	99		27.33			31.29				
Net income – dividends / Average equity.....	-5.82	4.14	6	-0.52	6.46	4	-2.28	7.33	0	-3.37	5.03	4			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries.....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	0	174.85	2	0	260.40	2	0	215.26	2	0	196.35	2			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries.....		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries.....		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	56.39	15	0	82.95	12	0	51.40	17		102.35				
Interest income from nonbank subsidiaries.....	5.21	7.38	76	10.40	20.25	70	146.66	18.56	91		8.11				
Management and service fees from nonbank subsidiaries.....	1.89	0.86	85	1.82	1.92	83	0.21	2.96	80		0.85				
Other income from nonbank subsidiaries.....	5.68	0.16	95	4.48	1.06	88	12.13	0.15	96		0.81				
Operating income from nonbank subsidiaries.....	12.78	79.84	27	16.70	150.41	19	159	99.33	76		165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51		0	61.23	17		48.56			59.89				
Interest income from subsidiary holding companies.....		8.40		208.75	6.54	96		3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44		0	0.36	46		0.43			0.56				
Other income from subsidiary holding companies.....		0.01		0	0.29	44		0.01			0				
Operating income from subsidiary holding companies.....		55.20		208.75	76.49	96		61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	61.98	0.63	98	64.51	0.80	98	65.95	0.92	98	58.26	0.94	97			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	2.36	0.04	96	2.28	0.03	95	3.62	0.02	97	3.67	0.09	96			
Operating income from bank subsidiaries.....	64.34	82.20	20	66.79	78.80	23	69.56	74.20	27	61.93	69.23	31			
Dividends from nonbank subsidiaries.....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0.88	0.73	84	1.50	1.19	83	13.26	2.32	89	18.84	2.79	90			
Management and service fees from nonbank subsidiaries.....	0.32	0.02	92	0.26	0.06	90	0.02	0.03	86	3.51	0.07	94			
Other income from nonbank subsidiaries.....	0.96	0.01	95	0.65	0.04	92	1.10	0.02	94	1.08	0.17	91			
Operating income from nonbank subsidiaries.....	2.16	4.70	64	2.41	7.29	63	14.38	7.64	80	23.42	9.99	81			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	33.50	0.11	96	30.80	0.20	98	16.05	0.37	97	13.47	0.13	97			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0.82	0	98			
Operating income from subsidiary holding companies.....	33.50	4.56	89	30.80	6.08	86	16.05	6.79	82	14.29	6.46	84			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....	1.75	27.08	29	1.75	28.33	32	1.75	26.53	30	1.75	39.18	34			